

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on March 15, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

LaTosha Yvette Birchett
aka Latasha Y Birchett, aka Latosha Bichett, aka
Latosha Y Birchett
20925 River Terrace Road
Petersburg, VA 23803

Case Number: 13-31434-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-1089

Attorney for Debtor(s) (name and address):
Holly M. E. Trice
America Law Group, Inc.
2800 N. Parham Rd., Suite 100
Richmond, VA 23294
Telephone number: (804) 921-9244

Bankruptcy Trustee (name and address):
Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **May 2, 2013**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **July 31, 2013**

For a governmental unit: **September 11, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: July 1, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **May 29, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:
Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: March 18, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 LaTosha Yvette Birchett
 Debtor

Case No. 13-31434-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B9I

Page 1 of 3
 Total Noticed: 40

Date Rcvd: Mar 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2013.

db
 11676731 +LaTosha Yvette Birchett, 20925 River Terrace Road, Petersburg, VA 23803-1854
 11676732 +Alliance PP Portfolio, 5039 Chalet Ct, Tampa, FL 33617-5307
 11676732 +Alliance PP2 FX2 LP, dba Seven Gables Apartments, 111 N Laburnum Ave,
 Richmond, VA 23223-3224
 11676735 +Carolina Finance, P.O. Box 9258, Richmond, VA 23227-0258
 11676736 +Cash 2 U Payday Loans, 651 Boulevard, Colonial Heights, VA 23834-3200
 11676737 +Cash Express of VA, 3807 Jefferson Davis Hghwy, Richmond, VA 23234-2631
 11676739 +Check City, PO Box 970183, Orem, UT 84097-0183
 11676740 +Chesterfield Auto Finance, PO Box 1327, Colonial Heights, VA 23834-9327
 11676741 +Colonial Medical Clinic, 16021 Kairos Road, Colonial Heights, VA 23834-5205
 11676742 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 11676743 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26666, Richmond, VA 23261-6666)
 11676744 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 11676745 +Fredericksburg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 11676746 +Hudson Law Office, 324 South Main St, Emporia, VA 23847-2028
 11676750 +Iq Data International, PO Box 3568, Everett, WA 98213-8568
 11676753 +Medical Data Systems, 2001 9th Ave, Suite 312, Vero beach, FL 32960-6413
 11676754 +Medical Revenue Services, 645 Walnut St, Ste 5, Gadsden, AL 35901-4173
 11676755 +National Credit System, Attn: Bankruptcy, PO Box 312125, Atlanta, GA 31131-2125
 11676757 +Prince George GDC (Traffic), 6601 Courts Drive, PO Box 187, Prince George, VA 23875-0187
 11676758 +River Road Terrace Apts, 20900 River Terrace Road, Petersburg, VA 23803-1834
 11676762 +Southside Regional Medical, 200 Medical Park Blvd, Petersburg, VA 23805-9274
 11676764 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-0959
 11678690 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 11676765 +Unique National Collec, 119 E Maple St, Jeffersonville, IN 47130-3439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: hollytricedlg@gmail.com Mar 19 2013 02:36:39 Holly M. E. Trice,
 America Law Group, Inc., 2800 N. Parham Rd., Suite 100, Richmond, VA 23294

tr +E-mail/Text: station01@richchap13.com Mar 19 2013 02:47:53 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 11676730 +EDI: AFNIRECOVERY.COM Mar 19 2013 02:23:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 11676733 +EDI: ALLIANCEONE.COM Mar 19 2013 02:23:00 Allianceone, 1684 Woodlands Dr Ste 15,
 Maumee, OH 43537-4093
 11676734 +EDI: RMCB.COM Mar 19 2013 02:23:00 American Medical Coll Agen, Attn: Bankruptcy,
 Po Box 160, Elmsford, NY 10523-0160
 11676738 +E-mail/Text: heatherg@checkcity.com Mar 19 2013 02:46:21 Check City,
 Regional Office--Bankruptcy, 2729 W Broad St, Ste B, Richmond, VA 23220-1905
 11676749 EDI: IRS.COM Mar 19 2013 02:23:00 Internal Revenue Service, 400 N 8th Street, Box 76,
 Stop Room 898, Richmond, VA 23219-0000
 11676751 +E-mail/Text: christina@rentcollectglobal.com Mar 19 2013 02:45:22 IQ Data International,
 PO Box 2130, Everett, WA 98213-0130
 11676747 +EDI: ICSYSTEM.COM Mar 19 2013 02:23:00 Ic Systems Inc, Po Box 64378,
 St. Paul, MN 55164-0378
 11676748 EDI: IRS.COM Mar 19 2013 02:23:00 Internal Revenue Service, Insolvency Unit, PO Box 7346,
 Philadelphia, PA 19101-7346
 11676752 +Fax: 804-861-3464 Mar 19 2013 03:32:11 Lighthouse Furniture, 9 South Sycamore St.,
 Petersburg, VA 23803-4242
 11676756 +E-mail/Text: electronicbkydocs@nelnet.net Mar 19 2013 03:08:07 Nelnnet Loans,
 6420 Southpoint Pkwy, Jacksonville, FL 32216-0944
 11676759 +EDI: PHINRJMA.COM Mar 19 2013 02:23:00 Rjm Acq Llc, 575 Underhill Blvd Suite 224,
 Syosset, NY 11791-3416
 11676760 +E-mail/Text: bk@roundtworecovery.com Mar 19 2013 03:14:34 Round Two Recovery Llc,
 3690 E I 240 Service Rd,, Oklahoma City, OK 73135-1737
 11676763 EDI: NEXTEL.COM Mar 19 2013 02:23:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
 Oak Lawn, IL 60453-0000
 11676761 +EDI: SALMAESERVICING.COM Mar 19 2013 02:23:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: smithla
Form ID: B9I

Page 2 of 3
Total Noticed: 40

Date Rcvd: Mar 18, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-7

User: smithla
Form ID: B9I

Page 3 of 3
Total Noticed: 40

Date Rcvd: Mar 18, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Holly M. E. Trice on behalf of Debtor LaTosha Birchett hollytricedlg@gmail.com,
thedebtlawgroupmail@gmail.com;2debtlawgroup@gmail.com;sherricwilmoth@gmail.com

TOTAL: 2